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ASSIGNMENT OF DEED OF TRUST

Lot No. 278, Fairhaven Estates S/D, Section F, in Sections 2 and 3, T 2 S, R 6 W, Plat Book 82 at Page 11, DeSoto Co., MS

Grantor:
Countywide Home Loans, Inc.
7105 Corporate Drive
Plano, TX, 75024
#

Grantee:
Bank of America N.A. sbm to BAC Home Loans Servicing LP fka Countrywide Home Loans Servicing LP
7105 Corporate Drive
Plano, TX, 75024
#

FOR AND IN CONSIDERATION of the sum of TEN DOLLARS (\$10.00), cash in hand paid and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the undersigned Countywide Home Loans, Inc. does hereby sell, convey, and assign to Bank of America N.A. sbm to BAC Home Loans Servicing LP fka Countrywide Home Loans Servicing LP their Successors and/or Assigns that certain Deed of Trust executed by Sheila S. Ballard, and Alfonso Ballard, wife and husband as joint tenants for the use and benefit of Countrywide Home Loans, Inc., which Deed of Trust is recorded in Book 2452 at Page 314, and; and records of the Chancery Clerk of DeSoto County, Mississippi, together with the indebtedness secured thereby.

IN WITNESS WHEREOF, the said Countywide Home Loans, Inc. caused this conveyance to be signed by
Valeri Leahey, its ASSISTANT VICE PRESIDENT/ATTY-IN-FACT, and its
corporate seal to be hereto affixed, this the 2 day of DEC, 2011.

Countywide Home Loans, Inc.

BY:

Valeri Leahey, Assistant Vice President
Bank of America, N.A., successor by merger to
BAC Home Loans Servicing, LP
FKA Countrywide Home Loans Servicing, LP
As Attorney in Fact

STATE OF California
COUNTY OF Los Angeles

This day personally appeared before me, the undersigned authority in and for the aforesaid jurisdiction,
Valeri Leahey, who acknowledges that (s) he is the ASSISTANT VICE PRESIDENT/ATTY-IN-FACT
of Countywide Home Loans, Inc. and that (s) he executed and delivered the above and foregoing instrument on the day and year
therein mentioned, as the act and deed of said corporation, after having first been duly authorized by said corporation, so to do.
GIVEN UNDER MY HAND AND OFFICIAL SEAL, this the 2 day of DEC, 2011.

NOTARY

22 MAY 2014
MY COMMISSION EXPIRES



Cross Officer Program

Last Updated: March 15, 2010

Many of Bank of America's larger operating subsidiaries participate in the Cross-Officer Program of Bank of America Corporation. The officer appointments may be multi-directional or uni-directional.

MULTI-DIRECTIONAL SUBSIDIARY CROSS OFFICER APPOINTMENTS

- ▶ All officers of each participating subsidiary are made officers of each other subsidiary participating in the program.
- ▶ In each case, an officer retains the same officer title with each other participating subsidiary, except for officers holding one-of-a-kind titles, such as President, Secretary or Treasurer. Persons holding a one-of-a-kind title are made Vice Presidents of each other subsidiary participating in the program.

A person remains an employee solely of the legal entity that directly pays the salary of that person, regardless of the number of legal entities with which that person may hold officer titles under this program.

PARTICIPATING SUBSIDIARIES:

BAL Investment & Advisory, Inc.
 BANA Holding Corporation
 Banc of America Card Servicing Corporation
 Banc of America Commercial, LLC
 Banc of America Community Development Corporation
 Banc of America Community Holdings, Inc.
 Banc of America Development, Inc.
 Banc of America Leasing & Capital, LLC
 Banc of America Neighborhood Services Corporation
 Bank of America, National Association
 Bank of America California, National Association
 Bank of America North Carolina, National Association (upon the effective date of opening)
 Bank of America Oregon, National Association
 Bank of America Rhode Island, National Association
 EquiCredit Corporation of America

FIA Card Services, National Association
 Merrill Lynch Trust Company of Delaware
 NationsCredit Financial Services Corporation
 ReconTrust Company, National Association
 South Charles Investment Corporation
 TriSail Capital Corporation
 TriSail Funding Corporation
 U.S. Trust Company of Delaware

UNI-DIRECTIONAL CROSS-OFFICER APPOINTMENTS

BANK OF AMERICA CORPORATION OFFICERS

► All officers of Bank of America Corporation, who hold titles at the level of Executive Vice President or below, are made officers of each subsidiary participating in the Cross-Officer Program. Each Bank of America Corporation officer holds the same officer title with each subsidiary that the officer holds with Bank of America Corporation, except for officers holding one-of-a-kind titles, such as Secretary or Treasurer.

Only a few participating subsidiary officers hold officer titles with Bank of America Corporation. Again, each person remains an employee solely of the legal entity that directly pays his or her salary.

► The following persons are made officers of Bank of America Corporation, holding the same officer titles with the Corporation that they hold with participating subsidiaries.

- All persons who hold an officer title of Executive Vice President or above or a functional job that is Band 1 or 0 with any of the participating subsidiaries,
- All persons who are officers in Corporate Strategy and Development, the Corporate Tax Department, the Corporate Treasurer's Division and the Corporate Secretary's Department.

SPECIAL PROVISIONS

Leasing Entities. All officers of Bank of America, National Association ("BANA") who hold titles at the level of Executive Vice President or below are deemed to be appointed officers of BAPCC II, LLC and Banc of America Public and Institutional Financial Funding, LLC ("Leasing Entities"), holding the same officer titles with the Leasing Entities as held with BANA, except for BANA

officers holding one-of-a-kind titles, such as Secretary or Treasurer. Persons holding such one of a kind titles with BANA are made Vice Presidents of the Leasing Entities.

Acceptance Alliance, LLC. All persons who hold officer titles at the level of Executive Vice President and below at Acceptance Alliance, LLC are deemed to be appointed officers, with the same titles, of BANA, with the exception that the Secretary and the Treasurer, and any other one of a kind officer positions, shall be designated Vice Presidents of BANA.

MBNA Entities. All persons who hold officer titles at the level of Executive Vice President and below at Bank of America, National Association are deemed to be appointed officers of Bracebridge Corporation, Corporate Properties Services, Inc., MBNA Marketing Systems, Inc., Banc of America Practice Solutions, Inc., MBNA Technology, Inc. and Nexstar Financial Corporation ("MBNA Entities"), holding the same officer titles with the MBNA Entities as held with BANA, except for BANA officers holding one of a kind titles, such as Secretary or Treasurer. Persons holding such one of a kind titles with BANA are made Vice Presidents of the MBNA Entities.

LaSalle Entities. All persons who hold officer titles at the level of Executive Vice President and below at Bank of America, National Association are deemed to be appointed officers of BAC Services Company, Inc. and LaSalle National Trust Delaware, holding the same officer titles with the LaSalle Entities as held with BANA, except for BANA officers holding one-of-a-kind titles, such as Secretary or Treasurer. Persons holding such one of a kind titles with BANA are made Vice Presidents of the LaSalle Entities.

Countrywide Entities. All persons who hold officer titles at the level of Executive Vice President and below at Bank of America, National Association are deemed to be appointed officers of Countrywide Home Loans, Inc. and BAC GP, LLC, holding the same officer titles with the Countrywide Entities as held with BANA, except for BANA officers holding one of a kind titles, such as Secretary or Treasurer. Persons holding such one of a kind titles with BANA are made Vice Presidents of the Countrywide Entities.

All persons who hold officer titles at the level of Executive Vice President and below at Countrywide Home Loans, Inc. and BAC GP, LLC are deemed to be appointed officers, with the same titles, of BANA, with the exception that the Secretary and the Treasurer, and any other one of a kind officer positions, shall be designated Vice Presidents of BANA.

Merrill Lynch Entities. All persons who hold officer titles at the level of Executive Vice President and below at Bank of America, National Association are deemed to be appointed officers of Merrill Lynch & Co., Inc., Merrill Lynch Commercial Finance Corporation, Merrill Lynch Credit Corporation, ML Private Finance LLC, CM REO S1 LLC, MLBUSA Community Development Corp., Merrill Lynch NMTC Corp., and MLBC, Inc. (the "Merrill Lynch Entities") holding the same officer titles with the Merrill Lynch Entities as held with BANA, except for BANA officers holding one of a kind titles, such as Secretary or Treasurer. Persons holding such one of a kind titles with BANA are made Vice Presidents of the Merrill Lynch Entities.

BlackRock Dual Employees. Participation in the Cross Officer Program by BlackRock associates who are dual employees/officers of Bank of America, National Association pursuant to a contractual arrangement is limited to the cross officer relationship BANA shares with U.S. Trust Company of Delaware.

BlackRock dual employees/officers are otherwise ineligible to participate in the Cross Officer Program.

PRLAP Entities. All persons who hold officer titles at the level of Executive Vice President and below of Bank of America, National Association and Bank of America Corporation (except for Bank of America Corporation executive officers) are deemed to be appointed officers, with the same officer titles, of PRLAP, Inc. (Alaska Corporation), PRLAP, Inc. (Missouri Corporation), PRLAP, Inc. (North Carolina Corporation), PRLAP, Inc. (Tennessee Corporation), PRLAP, Inc. (Texas Corporation), PRLAP, Inc. (Virginia Corporation) and PRLAP, Inc. (Washington Corporation).

Each person designated as an officer of one or more other subsidiaries, pursuant to the special provisions described above, remains an employee solely of the legal entity that directly pays the salary of that person.

EXHIBIT A

<u>Name</u>	<u>Title</u>
Craig Callahan	Vice President
Jessica Del Olmo	Vice President
George Poole	Vice President
Ann M. Raftery	Vice President
Jamie Renstrom	Vice President
Adrianna Valles	Vice President
James Brickhouse	Assistant Vice President
Crystal Dingman	Assistant Vice President
Todd Dirksen	Assistant Vice President
Laura E. Elliott	Assistant Vice President
Todd Fesmire	Assistant Vice President
Kevin Glover	Assistant Vice President
Adam Herson	Assistant Vice President
Amanda Hubbard	Assistant Vice President
Alice Kahvejian	Assistant Vice President
John Lay	Assistant Vice President
Valeri Leahey	Assistant Vice President
Eric Lugo-Geigel	Assistant Vice President